

AMENDMENTS TO THE CLAIMS

Please amend Claims 1, 5, 9, 10, 13, 15, and 18 as indicated below.

Please cancel Claims 4, 12 and 19-46 without prejudice as indicated below.

1. (Currently Amended) An apparatus for electronically processing a check received by a merchant, comprising:

a scanning component that converts the check into an electronic data comprising an authorization data and an image data;

a storage component having a first capacity that stores for a finite period a plurality of image data associated with a plurality of converted checks thereby allowing a batch conversion of a plurality of accounts receivable checks wherein the storing of the plurality of image data allows corresponding plurality of authorization data to be processed for authorization efficiently by not having to transfer the plurality of the image data to a check processing service that performs the authorization;

a processor that facilitates a batch uploading of the plurality of image data stored in the storage component to the check processing service wherein the processor initiates the batch uploading in response to a command issued by the merchant; and

a user interface component that provides the user with an option that allows the merchant to issue the batch uploading command and wherein the processor suspends processing of unprocessed checks when a level of storage in the storage component exceeds the first capacity and wherein the processor prompts the user to issue the batch upload command to transfer the plurality of stored image data to the check processing service.

2. (Original) The apparatus of Claim 1, wherein the authorization data comprises information associated with the check's magnetic ink character recognition line.

3. (Original) The apparatus of Claim 1, wherein the image data comprises an image of at least a portion of the check.

4. (Cancelled)

5. (Currently Amended) The apparatus of Claim 41, wherein the processor further provides the user with an option of uploading the stored image data at a later time.

6. (Original) The apparatus of Claim 1, wherein the processor provides the user with an option of uploading the stored image data at substantially any time.

7. (Original) The apparatus of Claim 1, wherein the storage component stores image data corresponding to authorized check transactions.

8. (Original) The apparatus of Claim 1, wherein the authorization process includes a risk assessment of the check transaction.

9. (Currently Amended) The apparatus of Claim 1, wherein the check processing service performs the authorization process and notifies the merchant of its the check processing service decision in a manner that depends at least on a level of service subscribed by the merchant wherein the level of service includes the check processing service guaranteeing or purchasing check transactions ~~it~~ the check processing service authorizes thereby assuming at least some of the risk associated with the check.

10. (Currently Amended) A method for batch processing a plurality of accounts receivable checks via a location-base device associated with a merchant, the method comprising:

converting the plurality of accounts receivable checks by

- (i) scanning an accounts receivable check so as to yield an authorization data and a check image data;
- (ii) transferring the authorization data to a check processing service that performs an authorization process on the authorization data;
- (iii) storing the check image data in ~~the~~ a location-base device at least during the transferring and the authorization process thereby allowing the transferring and the authorization process to be performed efficiently;
- (iv) repeating steps (i) to (iii) for each of the plurality of accounts receivable checks;

providing an option to the merchant to upload a plurality of stored check image data to the check processing service wherein providing the upload option occurs when the amount of stored check image exceeds a specified threshold value; and

uploading the plurality of stored check image data to the check processing service upon the user's selection of the option to upload.

11. (Original) The method of Claim 10, wherein scanning the accounts receivable check comprises reading the check's magnetic ink character recognition line and obtaining an image of at least a portion of the check.

12. (Cancelled)

13. (Currently Amended) The method of Claim 10, wherein converting of checks is suspended until the stored check image data are uploaded to the check processing service.

14. (Original) The method of Claim 12, wherein the merchant is provided with an option to upload the stored check image data at a later time.

15. (Currently Amended) The method of Claim 10, wherein the upload option is present substantially all the time while the account receivable checks are being converted and the check image data are storable.

16. (Original) The method of Claim 10, wherein storing the check image data comprises storing only those check image data that correspond to authorized transactions.

17. (Original) The method of Claim 10, wherein the authorization process includes a risk assessment of the check transaction.

18. (Currently Amended) The method of Claim 10, wherein the check processing service performs the authorization process and notifies the merchant of its the check processing service decision in a manner that depends at least on a level of service subscribed by the merchant wherein the level of service includes the check processing service guaranteeing or purchasing check transactions it authorizes thereby assuming at least some of the risk associated with the check.

19. - 46. (Cancelled)